



Life Course

Positive Outcome

Brief Name

Home Ownership (Adults)

Indicator

Percent of adults who own their home.

Description

This metric is from the Behavioral Risk Factor Surveillance System (BRFSS), showing the percentage of adults 18 and over who own their own home.

WI	US	Best	Worst
71.1%	70.6%	76.4%	44.8%
		WV	DC

Year

2014

Numerator

Number of adults who own their own home

Denominator

Individuals aged 18 to 64

Importance

Homeownership is a mark of economic and social success. Homeownership is also associated with increased feelings of stabilization for families. As such, having stable housing can decrease mental stress, and may be associated with higher quality home environments, greater cognitive achievement, and fewer challenging behaviors, independent of socioeconomic status and other factors (Haurin, 2002). Tracking homeownership alongside other measures such as poverty and community safety, provides a more complete picture of overall well-being.

Limitations

BRFSS includes only non-institutionalized individuals with a cellphone or land line.

This metric does not differentiate between people who own their house outright versus those who carry mortgage debt.

These are crude rates of homeownership, unadjusted for differences in cost-of-living in various geographies, such as by city, state, or rural versus urban.

There are potential negative consequences of homeownership, such as the burden of mortgage debt on individuals, and augmenting societal problems of segregation, sub-urbanization, and pollution (Nettleton, 1998; Shlay, 2005).

Source

BRFSS, administered by the CDC. Data from 2014, accessed at <https://chronicdata.cdc.gov/>. Haurin, Donald R., Toby L. Parcel, and R. Jean Haurin. "Does homeownership affect child outcomes?" *Real Estate Economics*, 30.4 (2002): 635-666. Nettleton, Sarah, and Roger Burrows. "Mortgage debt, insecure home ownership and health: an exploratory analysis." *Sociology of Health & Illness*, 20.5 (1998): 731-753. Shlay, Anne B. "Low-income homeownership: American dream or delusion?" *Urban Studies*, 43.3 (2006): 511-531.